

## Certificate of Notice Page 1 of 4

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Frank J Pellegrino  
Lisa A Pellegrino  
Debtors

Case No. 19-15611-pmm

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 2

Date Rcvd: Dec 06, 2024

Form ID: 3180W

Total Noticed: 14

The following symbols are used throughout this certificate:

**Symbol****Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**CERTIFICATE OF NOTICE**

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**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2024:**

| <b>Recip ID</b> | <b>Recipient Name and Address</b>   |
|-----------------|---|
| db/jdb          | + Frank J Pellegrino, Lisa A Pellegrino, 406 Stratford Road, Glenolden, PA 19036-1640 |

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| <b>Recip ID</b> | <b>Notice Type: Email Address</b>                             | <b>Date/Time</b>     | <b>Recipient Name and Address</b>  |
|-----------------|---|----------------------|--|
| smg             | Email/Text: megan.harper@phila.gov                            | Dec 07 2024 00:56:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595                     |
| smg             | EDI: PENNDEPTREV  | Dec 07 2024 05:07:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  |
| smg             | Email/Text: RVSVCBICNOTICE1@state.pa.us                       | Dec 07 2024 00:55:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  |
| 14419959        | Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Dec 07 2024 00:56:00 | ABAS REO Trust V, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250  |
| 14404782        | + EDI: AIS.COM  | Dec 07 2024 05:07:00 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  |
| 14415766        | Email/PDF: bncnotices@becket-lee.com                          | Dec 07 2024 00:48:54 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  |
| 14395445        | + Email/Text: bankruptcy@cavps.com                            | Dec 07 2024 00:56:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  |
| 14426210        | EDI: CITICORP   | Dec 07 2024 05:07:00 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  |
| 14399886        | + Email/Text: RASEBN@raslg.com                                | Dec 07 2024 00:55:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 14418402        | Email/PDF: resurgentbknotifications@resurgent.com             | Dec 07 2024 00:29:29 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587   |
| 14413387        | + EDI: AGFINANCE.COM  | Dec 07 2024 05:07:00 | Onemain, PO Box 3251, Evansville, IN 47731-3251  |
| 14420097        | EDI: Q3G.COM  | Dec 07 2024 05:07:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  |
| 14602080        | ^ MEBN  | Dec 07 2024 00:08:47 | U.S. Bank Trust National Association, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609  |

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14416600

EDI: WFFC2

Dec 07 2024 05:07:00

Wells Fargo Bank, N.A., Wells Fargo Card  
Services, PO Box 10438, MAC F8235-02F, Des  
Moines, IA 50306-0438

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 08, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2024 at the address(es) listed below:

| Name                    | Email Address  |
|-------------------------|--|
| BRAD J. SADEK           | on behalf of Joint Debtor Lisa A Pellegrino brad@sadeklaw.com<br>bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com  |
| BRAD J. SADEK           | on behalf of Debtor Frank J Pellegrino brad@sadeklaw.com<br>bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com   |
| DENISE ELIZABETH CARLON | on behalf of Creditor ABS REO Trust V bkgroup@kmlawgroup.com   |
| KENNETH E. WEST         | ecfemails@ph13trustee.com philaecf@gmail.com   |
| KEVIN G. MCDONALD       | on behalf of Creditor ABS REO Trust V bkgroup@kmlawgroup.com   |
| KEVIN S. FRANKEL        | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pa-bk@logs.com  |
| MICHELLE L. MCGOWAN     | on behalf of Creditor LSRMF MH Master Participation Trust II mimcgowan@raslg.com   |
| SHERRI DICKS            | on behalf of Creditor ABS REO Trust V sdicks@raslg.com shrdlaw@outlook.com   |
| STEVEN K. EISENBERG     | on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Trustee of LSRMF MH Master Participation Trust II seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com |
| United States Trustee   | USTPRegion03.PH.ECF@usdoj.gov  |

TOTAL: 10

|   |                    |             |           |
|---|--------------------|-------------|-----------|
| <b>Information to identify the case:</b>                        |                    |             |           |
| Debtor 1  | Frank J Pellegrino |             |           |
| First Name  | Middle Name        | Last Name   |           |
| Debtor 2  | Lisa A Pellegrino  |             |           |
| (Spouse, if filing)   | First Name         | Middle Name | Last Name |
| United States Bankruptcy Court Eastern District of Pennsylvania |                    |             |           |
| Case number: 19-15611-pmm                                       |                    |             |           |

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank J Pellegrino

Lisa A Pellegrino

12/5/24

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**